

Betty Jo Libby v. State Farm Mutual Automobile Insurance Company

Held November 6, 2018 – Docket No. INS-18-2057

Decision Issued: November 30, 2018

The named insured requested a hearing to contest the nonrenewal of her automobile policy for two accidents. The company established the circumstances of the accidents and resulting damages.

Held: For the insurer. The Maine Automobile Cancellation Control Act permits nonrenewal of a policy when the named insured or customary operator is involved in two or more accidents while driving a motor vehicle insured under the policy, if the accidents occur within the 36 months preceding the annual anniversary date of the policy and each exceeds \$1,000 in damages or involves bodily injury. None of the statutory exceptions applied to the stated accidents. The company demonstrated that the accidents qualified for nonrenewal and that statutory notice requirements were met.